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FAX	Number of Pages	19	Date of Transmittal
	(including Cover Sheet)		

To	Company	Phone	Fax
Examiner: Colbert, Ella	USPTO Art Unit: 1848		703.872.9306

From Christopher J. Rourk

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ATTORNEY DOCKET NO.
13647.0004

PATENT
Customer ID No. 33649

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Rodriguez, et al.

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Group Art Unit: 3624

Serial No.: 09/656,815

Examiner: Colbert, Ella

Filed: September 7, 2000

Conf. No.: 1848

Title: System and Apparatus for
Credit Transaction Data Transmission

Docket: 13647.0004

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RESPONSE TO OFFICE ACTION

In response to the Office Action mailed November 3, 2004 (Paper No.10252004),
Applicant respectfully submits the following arguments and amendments in the above-referenced
application, and requests entry thereof to place the application in condition for Allowability:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims that begin on page 3 of
this paper.

Remarks begin on page 7 of this paper.

Conclusion begins on page 18 of this paper.